



Re Application of:

SHAD HEDY

Group Art Unit: 3621

Application No.: 09/420,885

Examiner: James Reagan

Filed: October 19, 1999

For: SYSTEM AND METHOD FOR REAL-TIME ELECTRONIC INQUIRY,  
DELIVERY, AND REPORTING OF CREDIT INFORMATION

AFFIDAVIT UNDER 37 C.F.R. 1.131

STATE OF FLORIDA  
COUNTY OF DUVAL

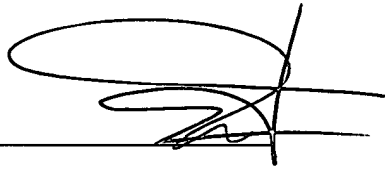
Shad Hedy, being first duly sworn, states that the following facts are true to his own personal knowledge.

1. Affiant is the inventor of the claimed invention. Affiant conceived of his claimed invention prior to O'Harrow's effective reference date, August 15, 1997.  
Furthermore, Affiant exercised due diligence from his conception date up to the date of reduction of practice (March 1996) of his claimed invention.
2. Exhibits A – D provide factual examples of credit reports that were generated by Affiant's claimed invention, which display credit information in HTML format. The inquiry dates of such reports are displayed on the top right corner of the first pages, respectively. Such dates are generated by Affiant's software program and cannot be manually altered.
3. Exhibits F – P provide lists of directories that Affiant developed for implementing his claimed invention on the Internet.
4. Conception of the claimed invention was done in the mind of the Affiant prior to August 15, 1997 and Affiant maintained intellectual domination over making the claimed invention. In particular, Affiant instructed Thomas Jablonski to work on the claimed invention in March 1996 (see Exhibit E), under Affiant's control.

5. Actual reduction to practice was achieved in March 1996 (see Exhibits A – D). From this date forward, Affiant performed tests and experiments to improve the efficiency of his claimed invention (see Exhibit I) up to his filing date of October 19, 1999.

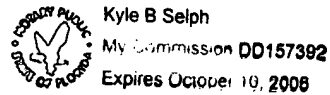
6. Further, Affiant sayeth not.

Sworn to (or affirmed) and subscribed before me this 18<sup>th</sup> day of June, 2004,

by 

Shad Hedy.

  
(Signature of Notary Public – State of Florida)



(Stamp Commissioned Name of Notary Republic)

Personally Known ✓ OR Produced Identification \_\_\_\_\_

Type of Identification Produced \_\_\_\_\_